

### At a Glance

## H.R. 5195, Native American Housing Assistance and Self-Determination Reauthorization Act of 2021

As ordered reported by the House Committee on Financial Services on September 15, 2021

By Fiscal Year, Millions of Dollars	2023	2023-2027	2023-2032
Direct Spending (Outlays)	0	0	0
Revenues	0	0	0
Increase or Decrease (-) in the Deficit	0	0	0
Spending Subject to Appropriation (Outlays)	325	3,002	not estimated
Statutory pay-as-you-go procedures apply?	No	<b>Mandate Effects</b>	
Increases on-budget deficits in any of the four consecutive 10-year periods beginning in 2033?	No	Contains intergovernmental mandate?	No
		Contains private-sector mandate?	No

#### The bill would

- Authorize appropriations through 2026 for the Indian Housing Block Grant, Competitive Indian Housing Block Grant, and Native Hawaiian Housing Block Grant programs, as well as loan guarantees for Indian Housing and Native Hawaiian Housing, as administered by the Department of Housing and Urban Development (HUD)
- Establish the Office of Native American Programs within HUD
- Expand eligibility for tribal entities to receive funding as community-based development organizations for college housing assistance, homeownership and rental housing counseling, and new construction

#### Estimated budgetary effects would mainly stem from

- Authorizing the appropriation of such sums as may be necessary for the Indian Housing Block Grant program and the Native Hawaiian Housing Block Grant program
- Authorizing appropriations for various other housing and community support programs for Native American communities

**Detailed estimate begins on the next page.**



## Bill Summary

H.R. 5195 would amend the Native American Housing Assistance and Self Determination Act of 1996 and authorize appropriation of specified amounts through fiscal year 2026 for the Indian Housing Block Grant and Native Hawaiian Block Grant programs. In addition, the bill would:

- Authorize the use of future appropriations to renew grants for assistance to homeless veterans under the Tribal HUD-VA Supportive Housing (Tribal HUD-VASH) program, which is jointly administered by the Departments of Housing and Urban Development (HUD) and Veterans Affairs (VA);
- Establish the Office of Native American Programs within HUD to coordinate housing assistance and community development programs for tribal entities and to manage the department's regional offices that administer Indian programs;
- Authorize appropriations through fiscal year 2026 for loan guarantees for Indian housing and Native Hawaiian housing; and
- Allow Indian tribes and tribally designated housing entities to be eligible for housing counseling grants.

## Estimated Federal Cost

The estimated budgetary effect of H.R. 5195 is shown in Table 1. The costs of the legislation fall within budget function 600 (income security).

## Basis of Estimate

For this estimate, CBO assumes that the legislation will be enacted late in calendar year 2022 and that the authorized and estimated amounts will be provided each year. Estimated outlays are based on historical spending patterns of similar activities and programs, as well as analysis of information from HUD. H.R. 5195 would authorize the appropriation of specific amounts totaling \$3.7 billion over the 2023-2027 period. Assuming appropriation of those amounts, CBO estimates that implementing the bill would cost \$3.0 billion over the same period (see Table 1).



**Table 1.**  
**Estimated Increases in Spending Subject to Appropriation Under H.R. 5195**

	By Fiscal Years, Millions of Dollars					2023-2027
	2023	2024	2025	2026	2027	
<b>Indian Housing Block Grant<sup>a</sup></b>						
Authorization	713	747	783	820	0	3,063
Estimated Outlays	242	432	553	701	471	2,399
<b>Competitive Grants for Affordable Housing Activities</b>						
Authorization	105	110	115	120	0	450
Estimated Outlays	70	88	96	120	73	447
<b>Native Hawaiian Housing Block Grant<sup>a</sup></b>						
Authorization	14	14	15	16	0	59
Estimated Outlays	1	4	8	11	12	36
<b>Indian Housing Loan Guarantees<sup>a</sup></b>						
Authorization	13	13	14	15	0	55
Estimated Outlays	4	10	13	14	10	51
<b>Tribal HUD-VA Supportive Housing<sup>a</sup> Grants</b>						
Authorization	3	10	10	10	10	43
Estimated Outlays	3	10	10	10	10	43
<b>Office of Native American Programs</b>						
Estimated Authorization	4	4	4	5	5	22
Estimated Outlays	4	4	4	5	5	22
<b>Loan Guarantees for Native Hawaiian Housing</b>						
Estimated Authorization	*	*	*	*	0	2
Estimated Outlays	*	*	*	*	*	2
<b>Housing Counseling Grants</b>						
Estimated Authorization	*	*	*	*	*	2
Estimated Outlays	*	*	*	*	*	1
<b>Report and Audit</b>						
Estimated Authorization	*	0	0	0	0	*
Estimated Outlays	*	0	0	0	0	*
<b>Total Changes</b>						
Estimated Authorization	853	899	942	987	15	3,696
Estimated Outlays	325	549	685	862	581	3,002

Components may not sum to totals because of rounding; \* = between zero and \$500,000.

a. These programs all received appropriations in 2022 and those appropriations have been extended under the continuing resolution, Public Law 117-180. The amounts in 2023 show the amount that would be authorized in the bill and are not adjusted for the amounts in the continuing resolution.

## Indian Housing Block Grant

Section 301 would authorize the appropriation of specific amounts totaling \$3.1 billion over the 2023-2026 period for the Indian Housing Block Grant, a formula grant program that supports a wide range of affordable housing activities on Indian reservations and tribal areas



not formally designated as tribal land. The program's authorization of appropriations expired at the end of 2013; however, the Congress has continued to appropriate funds for that program, including \$930 million in 2022. Based on historical spending patterns for this program, CBO estimates that implementing this section would cost \$2.4 billion over the 2023-2027 period and \$0.7 billion after 2027.

### **Competitive Grants for Affordable Housing Activities**

Section 505 would authorize the appropriation of specific amounts totaling \$450 million over the 2023-2026 period for a new program, the Indian Housing Block Grant Competitive Grant Program, which would award grants to Indian tribes and tribally designated housing entities for a range of affordable housing activities benefiting low-income Indian families. Based on historical spending patterns for a similar program, CBO estimates that implementing this section would cost \$447 million over the 2023-2027 period.

### **Native Hawaiian Housing Block Grant**

Section 701 would authorize the appropriation of specific amounts totaling \$59 million over the 2023-2026 period for the Native Hawaiian Housing Block Grant program, which supports affordable housing for low-income Native Hawaiians who reside on land managed by Hawaii's Department of Hawaiian Home Lands. In 2022, the Congress provided \$22 million for that program. CBO estimates that implementing this section would cost \$36 million over the 2023-2027 period and \$23 million after 2027.

### **Indian Home Loan Guarantee Program**

Section 502 would authorize the appropriation of specific amounts totaling \$55 million over the 2023-2026 period for HUD's Indian Home Loan Guarantee Program; the 2022 appropriation for the program was \$4 million. CBO estimates that implementing this section would cost \$51 million over the 2023-2027 period.

### **Tribal HUD-VA Supportive Housing**

The Tribal HUD-VASH program, a tenant-based voucher program that is part of the larger HUD-VASH program, aids Native American veterans who are homeless or at risk of homelessness by providing grants for rental assistance. The Congress provided \$5 million for the program in 2022.

Section 501 would permanently authorize HUD to use appropriations for the tenant-based voucher program to renew grants under the Tribal HUD VASH program. Using information from HUD about the rate at which tribes expend those funds, CBO estimates that additional appropriations for the program under H.R. 5195 would not be needed until 2024 because appropriations to date will be sufficient to renew the grants through 2023. CBO estimates that HUD would allocate about \$7 million annually to renew grants for a total of \$28 million over the 2024-2027 period, assuming appropriation of the estimated amounts.



Section 501 also would require HUD to allocate 5 percent of the funds made available for the HUD VASH program to the Tribal HUD-VASH program. The HUD-VASH program received an appropriation of \$50 million for 2022. Assuming the Congress will provide \$50 million for the program annually over the 2023-2027 period, CBO estimates that in each year over the same period, HUD would allocate about \$3 million to the Tribal HUD-VASH program for new grants.

In total, implementing those changes to the Tribal HUD-VASH program would cost \$43 million over the 2023-2027 period, CBO estimates. Such spending would be subject to the availability of appropriated funds.

### **Office of Native American Programs**

Section 2 would establish the Office of Native American Programs in HUD under a new assistant secretary. The office would coordinate housing assistance and community development programs related to tribal entities and manage regional offices that administer Indian programs. Using information from the department, CBO expects that in addition to the assistant secretary, the office would need eight staff members, including two budget analysts and three employees for human resources. CBO estimates that costs for personnel, travel, and other expenses would total \$4 million in 2023 and \$22 million over the 2023-2027 period.

### **Loan Guarantees for Native Hawaiian Housing**

Section 702 would authorize annual appropriations totaling \$2 million over the 2023-2026 period for loan guarantees for Native Hawaiian housing. CBO estimates that loan guarantees made under this section would cost \$2 million over the 2023-2027 period.

### **Housing Counseling Grants**

Section 504 would make Indian tribes and tribally designated housing entities eligible for housing counseling grants. Based on the current number of Native Americans served by housing counseling grants, CBO estimates that implementing the section would cost \$1 million over the 2023-2027 period.

### **Report and Audit**

Sections 401 and 402 would require HUD to conduct an audit and report to the Congress on tribally designated housing entities. CBO estimates that the audit and report would cost less than \$500,000.

**Pay-As-You-Go Considerations:** None.

**Increase in Long-Term Deficits:** None.

**Mandates:** None.

### **Previous CBO Estimate**

On July 11, 2022, CBO transmitted a [cost estimate for S. 2264](#), the Native American Housing Assistance and Self-Determination Reauthorization Act of 2021, as ordered reported by the Senate Committee on Indian Affairs on February 16, 2022. The bills are similar but the authorization of appropriations and the period over which those funds would be authorized differ. CBO's estimates reflect those differences.

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